## FORM 5

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

## **UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

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ANNUAL STATEMENT OF CHANGES IN BENEFICIA
OWNERSHIP

OMB APPR	OMB APPROVAL										
OMB Number:	3235-0362										
Estimated average bur	rden										
hours per response:	1.0										

Form 3 Holdings Reported.

Form 4 Transactions Reported.  Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940																			
1	nd Address of ΓURA Μ.	CONS	2. Issuer Name and Ticker or Trading Symbol CONSUMER PORTFOLIO SERVICES INC [ CPSS ]							(Ch	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)  Director 10% Owner  X Officer (give title Other (specify					er			
(Last) (First) (Middle) 16355 LAGUNA CANYON ROAD					3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2003								Sr. Vice President						
(Street) IRVINE CA 92618 (City) (State) (Zip)					4. If Amendment, Date of Original Filed (Month/Day/Year)  6. Individual or Joint/Group Filing (Check Applicable Line)  X Form filed by One Reporting Person  Form filed by More than One Reporting Person														
		Tab	le I - Non-Deri	vative Sec	curitie	s Ac	quire	d, Di	sposed	of, or	Bene	eficial	y Owned						
Date   E   (Month/Day/Year)   i							Transaction Of Code (Instr.		4. Securities Acquired (A) or Dispos Of (D) (Instr. 3, 4 and 5)			posed	5. Amount Securities Beneficial Owned at	Owne ly Form		rship Indii Direct Ben		ature of rect leficial nership	
							Amo			(A) or (D)	Price		Issuer's Fi Year (Instr 4)			ct (I) (Inst		4)	
	Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)																		
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Secur (Instr. 3 and 4)			8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)		10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		11. Nature of Indirect Beneficial Ownership (Instr. 4)		
					(A)	(D)	Date Exercis	sable	Expiration Date	Title	O N	Amount or Number of Shares							
Stock Option (right to	\$2.64	07/17/2003		A	20,000		(1)		07/17/2013	Comn		20,000	(2)	20,0	20,000 I				

## **Explanation of Responses:**

- 1. Exercisable in 5 equal installments of 4,000 shares on 7/17/04, 7/17/05, 7/17/06, 7/17/07 and 7/17/08.
- $2. \ \mbox{Issued}$  in consideration of the named person's employment with the issuer.

Mark Creatura 02/17/2004

Date

\*\* Signature of Reporting Person

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- $^{\star}$  If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.